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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

#### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	About Debtor 2 (Spouse	
1.	Your full name				
	Write the name that is on	Shane			
	your government-issued	First name	First name	First name	
	picture identification (for example, your driver's	William			
	license or passport).	Middle name	Middle name	Middle neme	
	,	Middle Hame	Wilddie Hame	wilddie Hame	
	Bring your picture	Harrell			
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr.,	
	g a.e a delee.				
2.	All other names you have used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	xxx-xx-4195			
	(ITIN)				

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Debtor 1 Shane William Harrell

used in the last 8 years Include trade names and

doing business as names

Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have ■ I have not used any business name or EINs.  $\square$  I have not used any business name or EINs.

Business name(s)

		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		1411 Kaskaskia Elgin, IL 60123 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:

Business name(s)

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Shane William Harrell

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under		Chapter 7					
			Chapter 11					
			Chapter 12					
			Chapter 13					
8.	How you will pay the fee	•	about how you	may pay. Typically, if you are paying the fee torney is submitting your payment on your be	eck with the clerk's office in your local court for more details yourself, you may pay with cash, cashier's check, or money shalf, your attorney may pay with a credit card or check with			
				he fee in installments. If you choose this op in Installments (Official Form 103A).	tion, sign and attach the Application for Individuals to Pay			
			I request that but is not requ	my fee be waived (You may request this opt red to, waive your fee, and may do so only if	ion only if you are filing for Chapter 7. By law, a judge may, your income is less than 150% of the official poverty line a fee in installments). If you choose this option, you must fill			
			out the <i>Applic</i>	tion to Have the Chapter 7 Filing Fee Waived	(Official Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the last 8 years?	■ N						
	·		District	When	Case number			
			District	When	Case number			
			District	When	Case number			
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.					
			Debtor		Relationship to you			
			District	When	Case number, if known			
			Debtor		Relationship to you			
			District	When	Case number, if known			
	Do you rent your residence?	■ N	o. Go to li	e 12.				
11.		_	es Has voi	landlord obtained an eviction judgment again	nst you and do you want to stay in your residence?			
11.		$\square$ Y	C3					
11.		□ Y		lo. Go to line 12.				

Document Page 4 of 55 Case number (if known) Shane William Harrell Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

> or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 **Shane William Harrell**  Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes

me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor	2	(Spouse	Only	in	а	Joint	Case
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You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 55 Document Case number (if known) **Shane William Harrell** Debtor 1 Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do □ 25,001-50,000 **1**,000-5,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Shane William Harrell **Shane William Harrell** Signature of Debtor 2 Signature of Debtor 1 Executed on March 3, 2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Shane William Harrell Page 7 of 55

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Charles E. Nave	Date	March 3, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Charles E. Nave		
Law office of Charles E. Nave		
237 N. McLean Blvd		
Elgin, IL 60123		
Number, Street, City, State & ZIP Code		
Contact phone (847)289-0015	Email address	chuck@elginfamilylawyer.com
06194245		
Bar number & State		

Certificate Number: 15317-ILN-CC-027018579



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on February 26, 2016, at 6:19 o'clock PM PST, Shane W Harrell received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	<u>February 26, 2016</u>	Ву:	/s/Eric Reyes
		Name:	Eric Reyes
		Title	Certified Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

		Docum	SIL TAUC 3 OF 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Shane William Ha	rrell		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				☐ Check if this is an amended filing

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		V	
		Your a	ssets of what you own
		7 4.40	. mai you om
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	7,800.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	7,800.00
Pai	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	21,454.00
	Your total liabilities	\$	21,454.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,012.16
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	965.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6	Are you filing for hankruntey under Chanters 7, 14, or 122		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 Shane William Harrell Document Page 10 of 55 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 1,600.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Page 11 of 55 Document Fill in this information to identify your case and this filing: Debtor 1 **Shane William Harrell** Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chrysler Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: 300C ■ Debtor 1 only Creditors Who Have Claims Secured by Property. 2007 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 140,000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$6,100.00 \$6,100.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here......>>

\$6,100.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property page 1

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Document Page 12 of 55 Debtor 1 **Shane William Harrell** Case number (if known) Yes. Describe..... \$100.00 one room of furniture at 1411 KasKaskia Elgin, II. 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$0.00 necessary werring apperal 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$100.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ΠNο Cash \$100.00

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Document Page 13 of 55 Case number (if known) Debtor 1 **Shane William Harrell** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Checking account at Chase Bank** \$200.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: Walmart 401(k) account \$500.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

☐ Yes. Give specific information about them...

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Case 16-07416 Debtor 1 Shane William Harrell	Doc 1 Filed 03/03/16 Document	Entered 03/03/16 13:41:06 Page 14 of 55 Case number (if known)	Desc Main
Money or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you  ☐ No ☐ Yes. Give specific information about	t them, including whether you alre	eady filed the returns and the tax years	
	anticipated 2015 tax retu	ırn	\$800.00
<ul> <li>29. Family support</li></ul>	nony, spousal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
30. Other amounts someone owes you  Examples: Unpaid wages, disability in benefits; unpaid loans you  ■ No □ Yes. Give specific information		nefits, sick pay, vacation pay, workers' compe	ensation, Social Security
31. Interests in insurance policies  Examples: Health, disability, or life ins	surance; health savings account (	(HSA); credit, homeowner's, or renter's insura	nce
☐ Yes. Name the insurance company Company		Beneficiary:	Surrender or refund value:
<ul> <li>32. Any interest in property that is due to lif you are the beneficiary of a living trusomeone has died.</li> <li>■ No</li> <li>□ Yes. Give specific information</li> </ul>		ed surance policy, or are currently entitled to rec	eive property because
33. Claims against third parties, whether Examples: Accidents, employment dis ■ No □ Yes. Describe each claim			
34. Other contingent and unliquidated o  ■ No □ Yes. Describe each claim	claims of every nature, includin	ng counterclaims of the debtor and rights t	o set off claims
35. Any financial assets you did not alrown No ☐ Yes. Give specific information	eady list		
36. Add the dollar value of all of your for Part 4. Write that number here.			\$1,600.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

☐ Yes. Go to line 38.

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Page 15 of 55 Document Case number (if known) **Shane William Harrell** Debtor 1 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$6,100.00 Part 3: Total personal and household items, line 15 57. \$100.00 58. Part 4: Total financial assets, line 36 \$1,600.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$7,800.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$7,800.00

\$7.800.00

Page 16 of 55 Document Fill in this information to identify your case: Debtor 1 **Shane William Harrell** Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Specific laws that allow exemption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Amount of the exemption you claim

#### Part 1: Identify the Property You Claim as Exempt

Brief description of the property and line on

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the

Schedule A/B that lists this property	portion you own			
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2007 Chrysler 300C 140,000 miles Line from Schedule A/B: 3.1	\$6,100.00		\$4,000.00	735 ILCS 5/12-1001(b)
Line noni concedite 772.			100% of fair market value, up to any applicable statutory limit	
2007 Chrysler 300C 140,000 miles Line from Schedule A/B: 3.1	\$6,100.00		\$0.00	735 ILCS 5/12-1001(b)
Ellie Holli Schedule A.B. 3.1			100% of fair market value, up to any applicable statutory limit	
one room of furniture at 1411 KasKaskia Elgin, II.	\$100.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
necessary werring apperal	\$0.00		\$0.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$100.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Scriedule A/D. 1911			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Checking account at Chase Bank Line from Schedule A/B: 17.1	\$200.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Scriedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit	
Walmart 401(k) account	\$500.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
anticipated 2015 tax return Line from Schedule A/B: 28.1	\$800.00		\$0.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/D. 20.1			100% of fair market value, up to any applicable statutory limit	
Are you claiming a homestead exemptio (Subject to adjustment on 4/01/16 and ever			iled on or after the date of adjustme	ent.)

Yes

Fill in this information to identify your case: Debtor 1 **Shane William Harrell** Middle Name First Name Last Name Debtor 2 (Spouse if, filing) Middle Name First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

#### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Document Page 19 of 55 Fill in this information to identify your case: Debtor 1 **Shane William Harrell** Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 **Bank of America** Last 4 digits of account number \$1.500.00 7784 Nonpriority Creditor's Name P.O. Box 15026 When was the debt incurred? Revolving Wilmington, DE 19850-5026 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

■ No
□ Yes

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Debtor 1 Shane William Harrell Case number (if know) 4.2 **Calvary Portfolio Services** Last 4 digits of account number 9814 \$464.00 Nonpriority Creditor's Name 500 Summit Lake Dr When was the debt incurred? Opened 6/01/12 Ste 400 Valhalla, NY 10595 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Hsbc Bank Nevada ☐ Yes 4.3 Citibank/Sears Last 4 digits of account number \$0.00 4464 Nonpriority Creditor's Name Citicorp Credit/Centalized Opened 12/27/01 Last Active When was the debt incurred? **Bankruptcy** 9/05/08 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.4 Citizens Bank Last 4 digits of account number 0678 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcv Opened 2/01/03 Last Active 443 Jefferson Blvd Ms Rjw-135 When was the debt incurred? 4/03/07 Warwick, RI 02886 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Automobile ☐ Yes

Document Page 21 of 55 Debtor 1 Shane William Harrell Case number (if know) 4.5 **Commonwealth Financial Systems** Last 4 digits of account number 53N1 \$1,054.00 Nonpriority Creditor's Name 245 Main St When was the debt incurred? Opened 10/01/14 Dickson City, PA 18519 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Mea-Stjoseph ☐ Yes 4.6 **Commonwealth Financial Systems** \$520.00 Last 4 digits of account number 59N1 Nonpriority Creditor's Name 245 Main St When was the debt incurred? Opened 10/01/14 Dickson City, PA 18519 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Mea-Stjoseph ☐ Yes 4.7 Elan Fin Svc Last 4 digits of account number \$0.00 4174 Nonpriority Creditor's Name Opened 9/01/04 Last Active Po Box 108 When was the debt incurred? 11/30/11 St Louis, MO 63166 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Credit Card

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Debtor 1 Shane William Harrell Case number (if know) 4.8 **ERC/Enhanced Recovery Corp** Last 4 digits of account number 0003 \$593.00 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 2/01/12 Jacksonville, FL 32256 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Sprint ☐ Yes 4.9 **Ford Credit** \$0.00 Last 4 digits of account number 5834 Nonpriority Creditor's Name **National Bankrupcy Service Center** Opened 4/01/06 Last Active Po Box 62180 When was the debt incurred? 5/01/09 Colorado Springs, CO 80962 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.10 **Ford Credit** Last 4 digits of account number 9422 \$0.00 Nonpriority Creditor's Name Opened 6/01/06 Last Active **National Bankrupcy Service Center** Po Box 62180 When was the debt incurred? 9/22/08 Colorado Springs, CO 80962 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Installment Sales Contract** Other. Specify

Document Page 23 of 55 Debtor 1 Shane William Harrell Case number (if know) 4.11 **Ford Credit** Last 4 digits of account number 3770 \$0.00 Nonpriority Creditor's Name **National Bankrupcy Service Center** Opened 10/01/06 Last Active When was the debt incurred? Po Box 62180 12/01/06 Colorado Springs, CO 80962 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.12 Last 4 digits of account number \$0.00 **Hsbc Bank** 3528 Nonpriority Creditor's Name Opened 8/29/04 Last Active 95 Washington Street When was the debt incurred? 7/17/09 Buffalo, NY 14203 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.13 Hsbc/carsn Last 4 digits of account number 2301 \$0.00 Nonpriority Creditor's Name Opened 11/10/06 Last Active Po Box 5253 When was the debt incurred? 10/19/09 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Charge Account

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Shane William Harrell Case number (if know) 4.14 LVNV Funding Last 4 digits of account number 7368 \$1,257.00 Nonpriority Creditor's Name Po Box 10497 When was the debt incurred? Opened 6/01/12 Greenville, SC 29603 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Fia Card** ☐ Yes Other. Specify Services N.A. Bank O 4.15 Midland Funding Last 4 digits of account number 7918 \$5,075.00 Nonpriority Creditor's Name 2365 Northside Dr When was the debt incurred? Opened 4/01/11 Suite 300 San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Citibank Usa** ☐ Yes Other. Specify 4.16 **Portfolio Recovery** Last 4 digits of account number 3405 \$1,070.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 8/01/12 Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Capital One** ☐ Yes Other Specify Bank Usa N.A.

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Debtor 1 Shane William Harrell Case number (if know) 4.17 Portfolio Recovery Last 4 digits of account number \$696.00 7482 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Po Box 41067 Norfolk, VA 23541 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify World Financial Network Natl B ☐ Yes 4.18 Square One Financial/Cach Llc Last 4 digits of account number \$1,026.00 7784 Nonpriority Creditor's Name 4340 S Monaco St Opened 11/01/12 Last Active 2nd Floor When was the debt incurred? 1/31/16 Denver, CO 80237 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Bank Of** ☐ Yes Other. Specify America N.A. Stanislaus Credit Control Service, 75N1 \$133.00 4.19 Last 4 digits of account number Inc. Nonpriority Creditor's Name When was the debt incurred? Po Box 480 Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Med1 02 Cep America Illinois ☐ Yes

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Debtor 1 Shane William Harrell Case number (if know) Stanislaus Credit Control Service, 47N1 \$234.00 4.20 Last 4 digits of account number Inc. Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Med1 02 Cep America Illinois ☐ Yes Stanislaus Credit Control Service, 42N1 \$117.00 4.21 Inc. Last 4 digits of account number Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Med1 02 Cepamerica ☐ Yes Stanislaus Credit Control Service, 45N1 \$133.00 4.22 Last 4 digits of account number Inc. Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

Official Form 106 E/F

☐ Yes

Other. Specify

Med1 02 Cep America Illinois

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Debtor 1 Shane William Harrell Case number (if know) Stanislaus Credit Control Service, 43N1 \$181.00 4.23 Last 4 digits of account number Inc. Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Med1 02 Cepamerica ☐ Yes Stanislaus Credit Control Service, 37N1 \$133.00 4.24 Inc. Last 4 digits of account number Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Med1 02 Cep America Illinois ☐ Yes Stanislaus Credit Control Service, 26N1 \$243.00 4.25 Last 4 digits of account number Inc. Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

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Document Page 28 of 55 Debtor 1 Shane William Harrell Case number (if know) Stanislaus Credit Control Service, 16N1 \$133.00 4.26 Last 4 digits of account number Inc. Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Med1 02 Cep America Illinois ☐ Yes 4.27 **State Collection Service** \$1,667.00 Last 4 digits of account number 4428 Nonpriority Creditor's Name Po Box 6250 When was the debt incurred? Opened 5/01/15 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Presence Health-St ☐ Yes Other. Specify Joseph Hosp 4.28 Syncb/tweeter New Engl Last 4 digits of account number 4526 \$0.00 Nonpriority Creditor's Name Opened 2/20/02 Last Active C/o Po Box 965036 When was the debt incurred? 11/09/07 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed

No ☐ Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

☐ Check if this claim is for a community debt

■ Other. Specify Charge Account

Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

☐ Student loans

report as priority claims

Page 29 of 55 Document Debtor 1 Shane William Harrell Case number (if know) 4.29 Syncb/tweeter New Engl Last 4 digits of account number 8758 \$2,737.00 Nonpriority Creditor's Name Opened 12/01/04 Last Active C/o Po Box 965036 When was the debt incurred? 4/02/09 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated ☐ Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.30 Synchrony Bank / HH Gregg \$2,488.00 Last 4 digits of account number 6070 Nonpriority Creditor's Name Attn: Bankruptcy Opened 4/01/05 Last Active When was the debt incurred? 4/09/09 Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.31 Synchrony Bank/ JC Penney Last 4 digits of account number 6032 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 9/21/04 Last Active Po Box 103104 When was the debt incurred? 10/07/11 Roswell, GA 30076 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only

☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card

☐ Yes

Document Page 30 of 55 Debtor 1 Shane William Harrell Case number (if know) 4.32 **Td Auto Finance** Last 4 digits of account number \$0.00 3485 Nonpriority Creditor's Name Opened 9/01/07 Last Active Po Box 9223 When was the debt incurred? 9/07/11 Farmington Hills, MI 48333 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Blatt Hasenmiller Liebsker & Moore Line **4.15** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 10 South LaSalle St ■ Part 2: Creditors with Nonpriority Unsecured Claims **Suite 2200** Chicago, IL 60603-1069 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Cach, LLC Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 4340 Monaco St Part 2: Creditors with Nonpriority Unsecured Claims Unit 2 **Denver, CO 80237** Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? P. Scott Lowery, P.C. Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 4198 ■ Part 2: Creditors with Nonpriority Unsecured Claims Englewood, CO 80155 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. Total claim **Domestic support obligations** 6a. 0.00 **Total claims** from Part 1 Taxes and certain other debts you owe the government 6b. 0.00 Claims for death or personal injury while you were intoxicated 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total. Add lines 6a through 6d. 6e 0.00 **Total Claim** 6f 6f Student loans 0.00 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that you 0.00 did not report as priority claims

6i.

6i

Debts to pension or profit-sharing plans, and other similar debts

Other. Add all other nonpriority unsecured claims. Write that amount here.

Total. Add lines 6f through 6i.

6h.

6i.

0.00

21,454.00

21,454.00

		DUCUITIE	IIL FAUE ST UISS				
Fill in this infor	mation to identify your	case:					
Debtor 1	Shane William Ha	Shane William Harrell					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number							
(if known)				☐ Check if this is amended filing			

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

1	Person or	company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

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Fill in this	information to identify your				
Debtor 1	Shane William Ha	ırrell			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)					☐ Check if this is an
Officia	l Form 106H				amended filing
	lule H: Your Cod	ebtors			12/15
people are ill it out, a	filing together, both are equ	ally responsible for supposes on the left. Attack	olying correct informat in the Additional Page t	tion. If more space is no	te as possible. If two married eeded, copy the Additional Page, of any Additional Pages, write
1. Do	you have any codebtors? (If y	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No	S				
	hin the last 8 years, have you na, California, Idaho, Louisiana,				states and territories include
_		, , , , , , , , , , , , , , , , , , , ,			
	Go to line 3.	una ar lagal aguivalent liv	with you at the time?		
□ res	s. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guarar	tor or cosigner. Make	sure you have listed th	with you. List the person shown e creditor on Schedule D (Officia Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cred Check all schedules	litor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, lir	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	<del>_</del> ,	
	, 				
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, lir	ne
				☐ Schedule G, line	

Street

State

Number

City

ZIP Code

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Fill	in this information t	to identify your ca	ase:				•				
Del	btor 1	Shane Willia	m Harrell								
	btor 2 buse, if filing)										
Uni	ited States Bankrup	tcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number						☐ A su	amended f	showing	g postpetition ollowing date:	
<u>O</u>	fficial Form	<u> 1061</u>					MM	/ DD/ YYY	Ϋ́		
S	chedule I:	Your Inco	ome								12/15
spo atta	use. If you are sep ch a separate she rt 1: Describ Fill in your empl	parated and you et to this form. e Employment	are married and not fili r spouse is not filing w On the top of any additi	ith you, do not in	clude info	rmat	ion about y d case num	our spous ber (if kn	se. If me own). A	ore space is	needed,
	information.	than ana iah						☐ Employed			
	If you have more attach a separate information about	page with	Employment status	<ul><li>■ Employed</li><li>□ Not employe</li></ul>	☐ Not employed			☐ Not employed			
	employers.		Occupation	Stock person							
	Include part-time, self-employed wo		Employer's name	Walmart							
	Occupation may i or homemaker, if		Employer's address	Randall Rd Elgin, IL 6012	23						
			How long employed t	here? 6 mo	onths						
Par	rt 2: Give De	tails About Mor	nthly Income								
spoi	use unless you are	separated. spouse have mo	ore than one employer, cothis form.	,	·					·	J
							For Debto			otor 2 or ng spouse	
2.			ry, and commissions (b calculate what the month		2.	\$	1,64	16.66	\$	N/A	
3.	Estimate and lis	t monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	1,646.	.66	\$	N/A	

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Deb	tor 1	Shane William Harrell	-	Case r	number (if known)		
				For	Debtor 1		Debtor 2 or filing spouse
	Сор	y line 4 here	4.	\$	1,646.66	\$	N/A
5.	List	all payroll deductions:					
0.	5a.		5a.	\$	256.00	\$	NI/A
	5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.	\$—	256.00 30.00	\$ 	N/A N/A
	5c.	Voluntary contributions for retirement plans	5c.	\$—	0.00	\$ 	N/A
	5d.	Required repayments of retirement fund loans	5d.	\$—	0.00	\$—	N/A
	5e.	Insurance	5e.	\$—	98.50	\$—	N/A
	5f.	Domestic support obligations	5f.	\$_	250.00	\$-	N/A
	5g.	Union dues	5g.	\$	0.00	\$-	N/A
	5h.	Other deductions. Specify:	5h.+	· · · —	0.00	+ \$	N/A
^		· · · · · · · · · · · · · · · · · · ·	_	· —		. Ψ	<del></del>
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. -	\$	634.50	»	N/A
7.	Caid	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,012.16	\$	N/A
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A
	8b.	Interest and dividends	8b.	<u>\$</u> —	0.00	\$_	N/A
	8c. 8d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation	8c. 8d.	\$ \$	0.00 0.00	\$ 	N/A N/A
	8e.	Social Security	8e.	\$	0.00	\$	N/A
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	N/A
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A
	8h.	Other monthly income. Specify:	_ 8h.+	\$	0.00	+ \$	N/A
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$	1	,012.16 + \$		N/A = \$ 1,012.16
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	'0.  Ψ.		1,012.10 T V _		- IV/A - Ψ - 1,012.10
11.	Stat Inclu	e all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not	depen	•	•	•	Schedule J. 11. +\$ 0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					12. \$ 1,012.16 Combined
13.	Do y	you expect an increase or decrease within the year after you file this form	?				monthly income
		No. Yes. Explain:					

Fill in	n this inf <u>orm</u> a	ation to identify y	our <u>case:</u>			1		
Debto		Shane Willia		I		Ch	eck if this is: An amended filin	og.
Debto							A supplement sh	nowing postpetition chapter
(Spot	use, if filing)						13 expenses as	of the following date:
Unite	ed States Bankr	uptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	,
Case (If kn	e number							
Of	ficial Fo	rm 106J						
		J: Your						12/15
info	rmation. If m		eded, atta	. If two married people a ach another sheet to this n.				
Part		ibe Your House	ehold					
1.	Is this a join							
	■ No. Go to		in a separ	rate household?				
	ΠY	es. Debtor 2 mu	st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	sehold of D	ebtor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state						_	■ No
	dependents	names.			Daughter		2	_ □ Yes □ No
								☐ Yes
					-			□ No
					-			☐ Yes
								□ No
3.	Do your ext	enses include		N				Pes
o.	expenses o	f people other t	han 👝	No Yes				
	yourself and	d your depende	nts? □	163				
expe	mate your ex		our bankr	uptcy filing date unless				Chapter 13 case to report p of the form and fill in the
the v		h assistance an		government assistance cluded it on <i>Schedule I:</i>			Your ex	(penses
(OIII	iciai Folili IC	,oi.,					100.10	.,,
4.		or home owners and any rent for th		ses for your residence. or lot.	Include first mortgag	ge 4.	\$	300.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner's				4b.	·	0.00
			•	upkeep expenses		4c.		0.00
5		owner's associa		dominium dues our residence, such as ho	ome equity loans	4d. 5.	\$ \$	0.00

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Debtor 1	Shane William Harrell	Case number (if known)	
6. Util	ities:		
6a.	Electricity, heat, natural gas	6a. \$	0.00
6b.	Water, sewer, garbage collection	6b. \$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	120.00
6d.	Other. Specify:	6d. \$	0.00
	nd and housekeeping supplies	7. \$	300.00
	, , ,	·	
	Idcare and children's education costs	·	0.00
	thing, laundry, and dry cleaning	9. \$	25.00
	sonal care products and services	10. \$	20.00
	dical and dental expenses	11. \$	0.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12. \$	100.00
		· -	
	ertainment, clubs, recreation, newspapers, magazines, and books	·	0.00
	ritable contributions and religious donations	14. \$	0.00
15. <b>Ins</b>			
	not include insurance deducted from your pay or included in lines 4 or 20.	45- ¢	0.00
	. Life insurance	15a. \$	0.00
	. Health insurance	15b. \$	0.00
	. Vehicle insurance	15c. \$	100.00
	. Other insurance. Specify:	15d. \$	0.00
16. <b>Tax</b>	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	cify:	16. \$	0.00
	allment or lease payments:	47- <b>(</b>	0.00
	. Car payments for Vehicle 1	17a. \$	0.00
	. Car payments for Vehicle 2	17b. \$	0.00
	. Other. Specify:	17c. \$	0.00
	. Other. Specify:	17d. \$	0.00
	ir payments of alimony, maintenance, and support that you did not report a		0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I)	). 10. φ	
	er payments you make to support others who do not live with you.	<b>*</b>	0.00
	cify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on Sc		0.00
	. Mortgages on other property	20a. \$	0.00
	. Real estate taxes	20b. \$	0.00
20c	. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d	. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e	. Homeowner's association or condominium dues	20e. \$	0.00
21. <b>Oth</b>	er: Specify:	21. +\$	0.00
	culate your monthly expenses		
	. Add lines 4 through 21.	\$	965.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	2 \$	
22c	. Add line 22a and 22b. The result is your monthly expenses.	\$	965.00
3 Cal	culate your monthly net income.		
	. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	1,012.16
	, ,	· -	
230	. Copy your monthly expenses from line 22c above.	23b\$	965.00
230	. Subtract your monthly expenses from your monthly income.		
230	The result is your <i>monthly net income</i> .	23c. \$	47.16
	The result is your monthly het income.		
04 <b>D</b> -	you expect an increase or decrease in your expenses within the year after	you file this form?	
74 110			or decrease because of a
	example, do you expect to finish paying for your car loan within the year or do you expect your	mortgage payment to increase	
For	example, do you expect to finish paying for your car loan within the year or do you expect your ification to the terms of your mortgage?	mortgage payment to increase	or decrease because or a
For	ification to the terms of your mortgage?	r mortgage payment to increase	of decrease because of a

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					•
Fill in this infor	mation to identify your	case:			
Debtor 1	Shane William Ha	arrell			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Forr			Dabtaria (	Oakadulaa	
Declarat	ion About a	n Individual	Deptor's a	<u>scheaules</u>	12/15
•	8 U.S.C. §§ 152, 1341, 1	319, and 3371.			
Did you pa	y or agree to pay some	one who is NOT an attorn	ney to help you fill o	out bankruptcy forms?	
■ No					
☐ Yes. N	Name of person			. Attach Bankruptcy Peti and Signature (Official F	ition Preparer's Notice, Declaration, form 119).
	Ity of perjury, I declare e true and correct.	that I have read the sumi	nary and schedules	s filed with this declarat	tion and
X /s/ Sha	ne William Harrell		X		
Shane	William Harrell re of Debtor 1			re of Debtor 2	
Date I	March 3, 2016		Date		

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	or 1 Shane William F	larrell			
	First Name	Middle Name	Last Name		
Debto (Spous	or 2 e if, filing) First Name	Middle Name	Last Name		
Unite	d States Bankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Office	d States Bankruptcy Court for the.	NORTHERN DISTRICT C	I ILLINOIS		
Case (if know	number <sub>vn)</sub>				Check if this is an mended filing
Stat	cial Form 107 tement of Financial				12/1:
inforn	complete and accurate as poss nation. If more space is needed er (if known). Answer every que	, attach a separate sheet to	this form. On the top of an		
	What is your current marital state		34 20.0.3		
_	_				
ľ	<ul><li>✓ Married</li><li>Not married</li></ul>				
_					
2. D	Ouring the last 3 years, have you	lived anywhere other than t	where you live now?		
[	□ No				
	Yes. List all of the places you	lived in the last 3 years. Do no	ot include where you live nov	V.	
	Debtor 1 Prior Address:	Dates Debtor 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
1	Debior 11 Hor Address.	lived there			lived there
	1020 N. State Marengo, IL 60152	lived there From-To: 10/14 to 10/16	☐ Same as Debtor 1		Same as Debtor 1 From-To:
3. V	1020 N. State	From-To: 10/14 to 10/16 ver live with a spouse or legalifornia, Idaho, Louisiana, New	gal equivalent in a commui vada, New Mexico, Puerto R	nity property state or territor	Same as Debtor 1 From-To:  ry? (Community propert
3. V	1020 N. State Marengo, IL 60152  Within the last 8 years, did you et and territories include Arizona, Call No  Yes. Make sure you fill out Sc.	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Of	gal equivalent in a commui vada, New Mexico, Puerto R	nity property state or territor	Same as Debtor 1 From-To:  ry? (Community propert
3. V states	1020 N. State Marengo, IL 60152  Within the last 8 years, did you et and territories include Arizona, Call No  Yes. Make sure you fill out Sc.	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office Income  mployment or from operating our received from all jobs and a	gal equivalent in a commuly vada, New Mexico, Puerto Refficial Form 106H).  g a business during this yeall businesses, including part	nity property state or territorico, Texas, Washington and Verritorico, Texas, washington and Verritorico, an	Same as Debtor 1 From-To:  ry? (Community propert Wisconsin.)
3. V states	1020 N. State Marengo, IL 60152  Within the last 8 years, did you en and territories include Arizona, Callin No Yes. Make sure you fill out Scale Explain the Sources of You old you have any income from endill in the total amount of income you	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office Income  mployment or from operating our received from all jobs and a	gal equivalent in a commuly vada, New Mexico, Puerto Refficial Form 106H).  g a business during this yeall businesses, including part	nity property state or territorico, Texas, Washington and Verritorico, Texas, washington and Verritorico, an	Same as Debtor 1 From-To:  ry? (Community propert Wisconsin.)
3. V states	No  Explain the Sources of You be and you have any income from erity ou are filling a joint case and you are filling a joint case an	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office Income  mployment or from operating our received from all jobs and a	gal equivalent in a commuly vada, New Mexico, Puerto Refficial Form 106H).  g a business during this yeall businesses, including part	nity property state or territorico, Texas, Washington and Verritorico, Texas, washington and Verritorico, an	Same as Debtor 1 From-To:  ry? (Community propert Wisconsin.)
3. V states	No  Explain the Sources of You  Pid you have any income from ending in the total amount of income you are filling a joint case and you  No	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, Newhedule H: Your Codebtors (Office Income  mployment or from operating our received from all jobs and a	gal equivalent in a commuly vada, New Mexico, Puerto Refficial Form 106H).  g a business during this yeall businesses, including part	nity property state or territorico, Texas, Washington and Verritorico, Texas, washington and Verritorico, an	Same as Debtor 1 From-To:  ry? (Community propert Wisconsin.)
3. V states	No  Explain the Sources of You  Pid you have any income from ending in the total amount of income you are filling a joint case and you  No	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, New hedule H: Your Codebtors (Of air Income  mployment or from operating our received from all jobs and and have income that you received.	gal equivalent in a commuly vada, New Mexico, Puerto Refficial Form 106H).  g a business during this yeall businesses, including part	nity property state or territorico, Texas, Washington and Verritorico, Texas, Washington and Verritorico, Texas, Washington and Verritorico, and the two previous cales are activities.	Same as Debtor 1 From-To:  ry? (Community property Nisconsin.)
3. V states  Part:  4. D  If	No  Explain the Sources of You  Pid you have any income from ending in the total amount of income you are filling a joint case and you  No	From-To: 10/14 to 10/16  ver live with a spouse or legalifornia, Idaho, Louisiana, New hedule H: Your Codebtors (Of ar Income  mployment or from operating the process of income  Debtor 1  Sources of income	gal equivalent in a commulation of the part of the par	nity property state or territorico, Texas, Washington and Veran or the two previous calest-time activities. Inder Debtor 1.  Debtor 2  Sources of income	Same as Debtor 1 From-To:  ry? (Community propert Visconsin.)  endar years?  Gross income (before deductions

Official Form 107

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Page 39 of 55 Document **Shane William Harrell** Case number (if known) Debtor 1 Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips □ Operating a business ☐ Operating a business For the calendar year before that: \$0.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income Gross income Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?  $\square$  No. Go to line 7. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to

an attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... still owe paid

Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Document Page 40 of 55 Debtor 1 Shane William Harrell Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider Insider's Name and Address Total amount Reason for this payment Dates of payment Amount you paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Midlan Funding LLC vs Shane collections **Kane County** □ Pending Harrell 37 W 777 Rt. 38 □ On appeal 12 SC 345 Saint Charles, IL 60174 Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

Explain what happened

9

Yes. Fill in the details. П

**Creditor Name and Address** Describe the action the creditor took Date action was **Amount** taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main

Document Page 41 of 55 Debtor 1 Shane William Harrell Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Value of property Describe the property you lost and Describe any insurance coverage for the loss Date of your how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment **Address** transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Charles E Nave 1200 plus filing fee herein 02/22/16 \$0.00 237 N. McLean Blvd. Elgin, IL 60123 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who

promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment Amount of transferred Address or transfer was payment made

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Debtor 1 Shane William Harrell

18.	8. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No						t
	Yes. Fill in the details.  Person Who Received Transfer Address	Description and v			ibe any property or ents received or debts	Date transfer w	as
	Person's relationship to you	property transfer	leu		n exchange	maue	
19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are beneficiary? (These are often called asset-protection devices.)						a	
	■ No □ Yes. Fill in the details.						
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer v made	vas
Pai	t 8: List of Certain Financial Accounts, In:	struments, Safe Deposi	t Boxes, and St	orage Unit	s		
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred?	cy, were any financial ac	counts or instr	uments he	ld in your name, or for	your benefit, close	ed,
	Include checking, savings, money market, of houses, pension funds, cooperatives, asso				t; shares in banks, cred	dit unions, brokera	age
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	int or	Date account was closed, sold, moved, or transferred	Last bala before closing trans	g or
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed fo	r bankruptcy, ar	ny safe dep	oosit box or other depo	sitory for securitie	es,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe t	the contents	Do you still have it?	
22.	Have you stored property in a storage unit	or place other than you	r home within 1	year befor	e you filed for bankrup	tcy	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or l to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
Pai	t 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that so for someone.	meone else owns? Incl	ude any proper	ty you bori	rowed from, are storing	for, or hold in tru	st
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Va	alue
Pai	t 10: Give Details About Environmental Info	ormation					
For	the purpose of Part 10, the following definiti	ions apply					

■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Official Form 107

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Case number (if known)

Debtor 1 **Shane William Harrell** 

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.								
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.								
24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25. Have you notified any governmental unit of any release of hazardous material?									
	<ul><li>No</li><li>Yes. Fill in the details.</li></ul>								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admi	nistrative proceeding under any env	ironmental law? Include settlements a	nd orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or Co	onnections to Any Business							
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have a	ny of the following connections to any	business?					
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity	, either full-time or part-time						
	☐ A member of a limited liability compa	ny (LLC) or limited liability partnersh	nip (LLP)						
	☐ A partner in a partnership								
	☐ An officer, director, or managing exec	cutive of a corporation							
	☐ An owner of at least 5% of the voting	or equity securities of a corporation							
	■ No. None of the above applies. Go to Pa	art 12.							
	☐ Yes. Check all that apply above and fill in	n the details below for each busines	s.						
	Business Name I Address	Describe the nature of the business	Employer Identification number	umber or ITIN					
		Name of accountant or bookkeeper	Do not include Social Security number or ITIN.						
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all fin institutions, creditors, or other parties.									
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)								
	0: 0.1								

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 6

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Case number (if known)

Debtor 1 Shane William Harrell

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

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Fill in this info	rmation to identify your	case:		
Debtor 1	Shane William Ha			
Dobtor 2	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
		-		
Case number (if known)				☐ Check if this is an
				amended filing
Official Fo	orm 108			
Stateme	nt of Intentio	n for Indiv	viduals Filing Under Chapte	er 7
<u> </u>			riduale i iiiig eildei eilapit	12,10
If you are an inc	dividual filing under cha	apter 7, you must fi	ill out this form if:	
creditors have	ve claims secured by yo	our property, or		
you have lea	ased personal property a	and the lease has r	not expired.	
	never is earlier, unless th		r you file your bankruptcy petition or by the date so ne time for cause. You must also send copies to th	
	people are filing togethe and date the form.	r in a joint case, b	oth are equally responsible for supplying correct in	nformation. Both debtors must
Sigii a	and date the form.			
	e and accurate as possik your name and case nu		s needed, attach a separate sheet to this form. On	the top of any additional pages,
write	your maine and case nui	iliber (il kilowil).		
Part 1: List Y	Your Creditors Who Hav	e Secured Claims		
1. For any credi	itors that you listed in P	art 1 of Schedule I	D: Creditors Who Have Claims Secured by Propert	y (Official Form 106D), fill in the
information b	below. creditor and the property t	that is collatoral	What do you intend to do with the property that	Did you claim the property
identity the C	reditor and the property i	illat is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's			По	<b></b>
name:			<ul><li>☐ Surrender the property.</li><li>☐ Retain the property and redeem it.</li></ul>	□ No
name.			Retain the property and redeem it.  Retain the property and enter into a	☐ Yes
Description of	of		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	t:			_
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	<b>2</b> 140
			Retain the property and enter into a	☐ Yes
Description of	of		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	t:			_
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	
			☐ Retain the property and enter into a	☐ Yes
Description of	of		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	

Official Form 108

Creditor's

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

☐ No

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Del	otor 1	Shane William Harrell	Case number (if known)	
[	name: Descript		☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
	oroperty securing		☐ Retain the property and [explain]:	-
For in th	any un ne infor	mation below. Do not list real estate	you listed in Schedule G: Executory Contracts and Unexpire leases. Unexpired leases are leases that are still in effect; the	e lease period has not yet ended.
		your unexpired personal proper	ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	Will the lease be assumed?
Les	ssor's n	ame:		□ No
		n of leased		
Pro	perty:			☐ Yes
	sor's n			□ No
	scriptior perty:	n of leased		☐ Yes
Loo	oorlo o	2000		
	ssor's na scriptior	ame: n of leased		□ No
Pro	perty:			☐ Yes
Les	ssor's na	ame:		□ No
	scriptior perty:	n of leased		☐ Yes
	sor's n			□ No
	scriptior perty:	n of leased		☐ Yes
				_
	ssor's na scription	ame: n of leased		□ No
Pro	perty:			☐ Yes
Les	sor's n	ame:		□ No
	scriptior perty:	n of leased		☐ Yes
Dar	t 3:	Sign Below		
Und	ler pen		dicated my intention about any property of my estate that sec	cures a debt and any personal
X	/s/ S	hane William Harrell	X	
	Shar	ne William Harrell ture of Debtor 1	Signature of Debtor 2	
	Date	March 3 2016	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-07416 Doc 1 Filed 03/03/16 Entered 03/03/16 13:41:06 Desc Main Document Page 51 of 55

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Shane William Harrell		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS.	ATION OF ATTOI	RNEY FOR DE	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or	f the petition in bankruptcy,	, or agreed to be paid	to me, for services rea	
	For legal services, I have agreed to accept		\$	1,200.00	
	Prior to the filing of this statement I have received		\$	1,200.00	
	Balance Due		<b></b> \$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensa	ation with any other person	unless they are mem	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				w firm. A
5.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspect	ts of the bankruptcy c	ease, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering</li> <li>b. Preparation and filing of any petition, schedules, stateme</li> <li>c. Representation of the debtor at the meeting of creditors a</li> <li>d. [Other provisions as needed]</li> </ul>	ent of affairs and plan which	n may be required;	-	ruptcy;
	Negotiations with secured creditors to redu reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	as needed; preparation	emption planning and filing of mot	; preparation and f ions pursuant to 1	iling of 1 USC
6.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any discharany other adversary proceeding.	es not include the following argeability actions, judi	g service: icial lien avoidanc	es, relief from stay	actions or
	C	CERTIFICATION			
	I certify that the foregoing is a complete statement of any agrankruptcy proceeding.	reement or arrangement for	payment to me for re	presentation of the de	btor(s) in
N	March 3, 2016	/s/ Charles E. Na	ve		
L	Date (	Charles E. Nave Signature of Attorne	ev		
		Law office of Cha	arles E. Nave		
		237 N. McLean B Elgin, IL 60123	Ivd		
		(847)289-0015 F	ax: (847)289-9866		
		chuck@elginfam  Name of law firm	iiyiawyer.com		_

### **United States Bankruptcy Court** Northern District of Illinois

In re	Shane William Harrell		Case No.	
		Debtor(s)	Chapter	7
	VERI	IFICATION OF CREDITOR MAT	ΓRIX	
		Number of Cro	editors:	23
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditors	is true and	correct to the best of my
Date:	March 3, 2016	/s/ Shane William Harrell Shane William Harrell Signature of Debtor		

Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

Blatt Hasenmiller Liebsker & Moore 10 South LaSalle St Suite 2200 Chicago, IL 60603-1069

Cach, LLC 4340 Monaco St Unit 2 Denver, CO 80237

Calvary Portfolio Services 500 Summit Lake Dr Ste 400 Valhalla, NY 10595

Citibank/Sears Citicorp Credit/Centalized Bankruptcy Po Box 790040 Saint Louis, MO 63179

Citizens Bank Attn: Bankruptcy 443 Jefferson Blvd Ms Rjw-135 Warwick, RI 02886

Commonwealth Financial Systems 245 Main St Dickson City, PA 18519

Elan Fin Svc Po Box 108 St Louis, MO 63166

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Ford Credit National Bankrupcy Service Center Po Box 62180 Colorado Springs, CO 80962 Hsbc Bank 95 Washington Street Buffalo, NY 14203

Hsbc/carsn Po Box 5253 Carol Stream, IL 60197

LVNV Funding Po Box 10497 Greenville, SC 29603

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

P. Scott Lowery, P.C. PO Box 4198 Englewood, CO 80155

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Square One Financial/Cach Llc 4340 S Monaco St 2nd Floor Denver, CO 80237

Stanislaus Credit Control Service, Inc. Po Box 480 Modesto, CA 95353

State Collection Service Po Box 6250 Madison, WI 53716

Syncb/tweeter New Engl C/o Po Box 965036 Orlando, FL 32896 Synchrony Bank / HH Gregg Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/ JC Penney Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Td Auto Finance Po Box 9223 Farmington Hills, MI 48333